

 FORD CREDIT		BUSINESS CREDIT APPLICATION		DEALER		LOCATION	
CONTACT				PHONE		FAX	

FC-7144

Legal Name: <u>Winchester Accounting and Consulting, Inc.</u>		Date of Birth (for Individuals):		DBA:	
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Corp. <input checked="" type="checkbox"/> Sub S <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Other: _____					
State-issued Organization # (not tax ID #): <u>VA 1</u>		State of Organization or state of legal residence for Individuals: <u>Virginia</u>			
SOC. SEC. # / TAX ID #		Gross Profit (Monthly Income) <u>32,000</u>		Type of Business <u>Professional Svcs.</u>	
Primary Legal/CEO Address: Street <u>207 N. Cameron St</u>		City <u>Winchester</u>		State <u>VA</u>	
Billing Address: Street (if different from above)		City		State	
Fleet Manager Name:		Phone #		E-mail Address	
Garage Address: Street		City		State	
Phone #		Fax #		Mobile Phone #	
Owner/Guarantor: Name <u>Michael Decker</u>		Title <u>President</u>		Address <u>305 Branner Ave, Winch, VA</u>	
Owner/Guarantor: Name		Title		Address	
PH# <u>540-409-7494</u>		Social Security / TN #		Date of Birth <u>11/10/60</u>	
Ownership % <u>100%</u>		Ownership %		Ownership %	

Note: Sole Proprietor, Individual Co-Applicant(s) or Individual Guarantor(s) must complete this section

Individual (First Name, Middle Name, Last Name, Suffix):		Social Security Number		Date of Birth	
<input type="checkbox"/> Home Phone ()		<input type="checkbox"/> Own Home Outright <input type="checkbox"/> Living with Relatives		Driver's License No. & State	
<input type="checkbox"/> Buying Home <input type="checkbox"/> Leasing/Renting		Lived There _____ Yrs. _____ Mos.		Phone Number ()	
Previous Employer / Business (if less than 2 years)		Address		Phone Number ()	
Monthly Income		Secondary Income		Source	
Mortgage Holder / Landlord (Name & Address)		Mortgage Holder / Landlord Phone ()		Mortgage Pay / Monthly Rent	
Name & Address of applicant's nearest relative not in household		Relationship		Home Phone ()	
Name & Address of applicant's non-related personal reference known over one year		Relationship		Home Phone ()	

Please use additional applications if more space is needed for multiple owner, guarantor or applicant information.

Have you previously done business with Ford Motor Credit Company (check one <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No) If yes, Acct #: _____			
List other creditors you do business with:			
Bank	City & State	Telephone #	Account #
Trade	City & State	Telephone #	Account #

IMPORTANT INFORMATION ABOUT ESTABLISHING A RELATIONSHIP WITH FORD CREDIT

For the purpose of securing credit from Ford Motor Credit Company ("Ford Credit"), each of the parties signing below (the "Undersigned") certifies that the above information is true and complete. The Undersigned authorizes Ford Credit to: (i) check their respective credit and employment histories and to provide and/or obtain information about their credit experience with Ford Credit, and (ii) at any time, sell, transfer, or assign any credit secured from Ford Credit and any or all servicing rights with respect thereto, or grant participations therein or issue securities with respect thereto.

The Undersigned each consent and specifically authorize Ford Credit, as it may deem necessary or desirable, to forward any documentation and information which Ford Credit now has or may hereafter acquire in connection with any transaction between any of the Undersigned and Ford Credit to any potential investor, rating agency, and any other party involved in the sale, transfer, assignment, securitization, or participation transaction involving any credit granted to the Undersigned.

Ford Credit may receive from and disclose to other persons, including credit reporting agencies, financial information about the Undersigned and information about each Undersigned's account and credit experience and each of the Undersigned authorizes any person to release to Ford Credit financial information about the Undersigned and credit experience and account information on the Undersigned. In addition, each of the Undersigned agrees that Ford Credit may receive from and disclose to any of its affiliates, any and all such information now or hereafter provided by the Undersigned to any of the foregoing entities, including without limitation present and future credit applications, financial statements and organizational documents. This is a continuing authorization for all present and future disclosures of financial information, account information and credit experience on the Undersigned made by Ford Credit, or any person requested to release such information to Ford Credit. The Undersigned each agree that a credit report bearing on such Undersigned's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or way of living may be requested in connection with this application and future requests for credit. Upon request from any of the Undersigned, Ford Credit will advise such Undersigned, as applicable, whether a credit report was requested and if such a report was requested, Ford Credit, will inform such Undersigned, as applicable, of the name and address of the credit reporting agency that furnished the report.

The Undersigned each agree that Ford Credit, its affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of service or for other reasons. Each of the Undersigned also expressly consent and agree to Ford Credit, its affiliates, agents and service providers using written, electronic or verbal means to contact the Undersigned. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. The Undersigned each agree that Ford Credit, its affiliates, agents and service providers may do so using any e-mail address or any telephone numbers the Undersigned provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether the Undersigned incur charges as a result.

SEE NEXT PAGE OF THIS FORM FOR IMPORTANT INFORMATION FOR CALIFORNIA, MAINE, OHIO, RHODE ISLAND, TENNESSEE, AND VERMONT.

Applicant Signature <u>Michael Decker, CPA</u>	Title <u>President</u>	Date <u>2/11/17</u>
I intend to apply for joint credit _____ Applicant Initial Here		
Co-Applicant Signature _____	Title _____	Date _____
I intend to apply for joint credit _____ Co-Applicant Initial Here		
Guarantor Signature _____	Title _____	Date _____

*If corporate guarantor, authorized officer must sign and show corporate title. If partnership guarantor, a general partner must sign and show "Partner" as Title.
 If individual guarantor, show "Individual" as Title.

BUSINESS CREDIT APPLICATION - PAGE 2

VEHICLE INFORMATION - (All of the below information is tentative and subject to the terms and conditions of the applicable approval letter. Use additional application for multiple vehicles.)									
Qty	N/U	Year	Make / Model	GVW	Serial / VIN #	Total CAP Cost	Residual %	Est. Payment	
Installed equipment, body uplifts or add-ons, etc. > \$1,000.00:						Total cost of body uplifts / add-ons: \$			
Installed equipment, body uplifts or add-ons, etc. > \$1,000.00:						Total cost of body uplifts / add-ons: \$			
Trade Detail: QTY:		Year	Make / Model	VIN #	Dealer Allowance	Leinholder	Payoff Amount		

<p>Will the vehicles be:</p> <p>Used in Hazardous Material Transportation: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Used in People Moving Services: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Used in For-Hire Transportation: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Part of a Sub-Lease Arrangement? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>NOTE SPECIFIC PROGRAM OR OTHER DETAIL:</p> <p> </p> <p> </p>	<p>Terms:</p> <p># of Months: _____</p> <p># of Adv. Pmts. _____</p> <p>Circle Skip Months:</p> <p style="text-align: center;">J F M A M J J A S O N D</p> <p>Other:</p> <p> </p> <p> </p>	<p>Cash Price \$</p> <p>Net Trade -</p> <p>Cash Down -</p> <p>FET +</p> <p>Other Up Front Tax +</p> <p>Tags & Title +</p> <p>Cap Cost \$</p> <p>Est. Payment \$</p>
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California Disclosure

Applicant, if married, may apply for a separate account.

Maine Resident

If your credit application is approved and you finance the purchase of your motor vehicle through Creditor, you will be required to insure the vehicle against loss or damage. Creditor requires collision coverage and comprehensive coverage or fire and theft coverage. In addition, if this application is for a lease, Creditor will also require you to obtain liability insurance.

You have the option to select an agent or broker of your choice, whether or not affiliated with Creditor. Obtaining insurance from a particular agent or broker does not affect credit decisions by Creditor, unless the insurance product selected violates the terms of your contract for the purchase or lease of the motor vehicle.

Ohio Disclosure

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island Resident

A Credit Report may be requested in connection with this application for credit. Vehicle insurance may be obtained from a person of your choice.

Tennessee Resident

You must maintain insurance during the term of the contract. You must give the Creditor evidence of this insurance. The amount and type of insurance must be acceptable to the Creditor. YOU MAY CHOOSE THE PERSON THROUGH WHOM ANY INSURANCE IS OBTAINED.

Vermont Resident

By signing this credit application, Applicant consents to your obtaining a credit report for the purposes of evaluating this application and to obtain subsequent credit reports, in connection with this transaction, for the purpose of reviewing the account, taking collection action on the account or for any other legitimate purpose associated with the account.

CUSTOMER COPY

other amounts you owe under this contract in any order we choose.
How late payments or early payments change what you

and collection costs we incur at the law allows.
We may take the vehicle from you, if you default, we may

you, including payment of interest, fees, and penalties, we will send you a notice telling you about these changes before the final scheduled payment is due.

How you can get the vehicle back if we take it. If we repossess the vehicle, in many situations, the law gives you

agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
Using the vehicle, you agree not to remove the vehicle

expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it as the law allows. Attorney fees and court costs the law permits are

we give you a security interest in:
• The vehicle and all parts or goods put on it;
• All money or goods received (proceeds) for the vehicle;

we may be able to get certain optional equipment, license, taxes, service, or other expenses. This contract also contains charges for optional insurance, maintenance,

vehicle. You will not allow any other security interest to be placed on the title without our written permission.
If, however, you want to use the vehicle,

4. WARRANTIES SELLER DISCLAIMS
The following paragraph does not affect any warranties covering

we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance

warranties of merchantability or of fitness for a particular purpose.

insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.

CONSENT. An endorsement on the insurance policy as a condition of an auto title loan, depending on contents contained on it, contains the terms.

b. You may have to pay all you owe at once. If you break your promise (default), we may demand that you pay all

is a charge to you.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR

ARBITRATION PROVISION

of the claim or dispute between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit agreement, purchase or condition of the vehicle, this contract or any other transaction, including any such claim, with third parties who do not sign this contract, shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If neutral final provider shall be chosen or

arbitration from that any of your claims in this contract under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with the Arbitration Provision, then the provisions of this contract shall prevail.

of this Arbitration Provision shall be unenforceable.